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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/649,237	08/26/2003	Jerromy Laverne Johnson	US-0011.0H28204H-014610	6004
92726 7590 03/09/2010 Townsend and Townsend and Crew LLP/USAA Two Embarcadero Center, Eighth Floor San Francisco, CA 94111-3834				
EXAMINER				
DONLON, RYAN D				
ART UNIT		PAPER NUMBER		
3695				
MAIL DATE		DELIVERY MODE		
03/09/2010		PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Examiner-Initiated Interview Summary		Application No. 10/649,237	Applicant(s) JOHNSON ET AL.
Examiner RYAN D. DONLON		Art Unit 3695	

All Participants:

(1) RYAN D. DONLON.

(2) Craig C. Largent.

Date of Interview: 4 March 2010

Type of Interview:

☒ Telephonic

☐ Video Conference

☐ Personal (Copy given to: ☐ Applicant ☐ Applicant's representative)

Exhibit Shown or Demonstrated: ☐ Yes ☒ No

If Yes, provide a brief description:

Status of Application: transferred RCE

(3) Bob Bohanek (reg. 52627).

(4) Michael Chen.

Time: 3:00pm

Part I.

Rejection(s) discussed:

Claims discussed:

1

Prior art documents discussed:

Part II.

SUBSTANCE OF INTERVIEW DESCRIBING THE GENERAL NATURE OF WHAT WAS DISCUSSED:

Inventive Concept of Claim 1. The Applicant discussed the inventive nature of the the default deductables and new deductables and their relationship to the tables.

Part III.

☐ It is not necessary for applicant to provide a separate record of the substance of the interview, since the interview directly resulted in the allowance of the application. The examiner will provide a written summary of the substance of the interview in the Notice of Allowability.

☒ It is not necessary for applicant to provide a separate record of the substance of the interview, since the interview did not result in resolution of all issues. A brief summary by the examiner appears in Part II above.

/Narayanswamy Subramanian/
Primary Examiner, Art Unit 3695

(Applicant/Applicant's Representative Signature – if appropriate)